

EXHIBIT M

PO Box 45-9026, Sunrise, FL 33345-9026

POLICY NUMBER: SHOH0126680-01-0000

Your Agent: (914) 834-1234

Customer Service: (833) 378-3781

Claims Reporting: (888) 201-0394

Policy Administered By:
ShoreOne Insurance Managers, Inc.



HOMEOWNERS HO-3 POLICY DECLARATIONS

New Issue

Policy Effective Date: 07/19/2023 12:01 AM

Policy Expiration Date: 07/19/2024 12:01 AM

Insured Name and Mailing Address:

Davoud Ghatanfard
1133 Warburton Ave Apt 505N
Yonkers, NY 10701

YOUR SHOREONE AGENT IS:

The Coughlin Group Inc. dba Coughlin Insurance
178 Myrtle Blvd
Larchmont, NY 10538

Insured location covered by this policy:

56 Oak Grove Road
Southampton, NY 11968-1146



County: SUFFOLK

TOTAL ANNUAL POLICY PREMIUM AND FEES

\$5,515.00

Homeowners Premium: \$4,158.00

Flood Premium: \$0.00

Earthquake Premium: \$0.00

Additional Coverages: \$1,332.00

Policy Fees: \$25.00

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

SECTION I - PROPERTY COVERAGES

LIMIT

Coverage - A - (Dwelling)

\$1,953,000

Coverage - B - (Other Structures)

\$195,300

Coverage - C - (Personal Property)

\$976,500

Coverage - D - (Loss Of Use)

\$390,600

SECTION I - DEDUCTIBLES

All Other Perils Deductible: \$25,000

Hurricane Deductible: \$39,060(2% of Cov A)

Earthquake Deductible: N/A

SECTION II - LIABILITY COVERAGES

Coverage - E - (Personal Liability)

\$500,000

Coverage - F - (Medical Payments to Others)

\$5,000

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POLICY FEES

| | |
|-----------------------|---------|
| Inspection Fee | \$25.00 |
| NY Fire Insurance fee | \$0.00 |

ADDITIONAL COVERAGES

| | LIMIT | PREMIUM |
|------------------------------------|----------|------------|
| Home Systems Protection | | \$56.00 |
| Service Line Coverage | | \$111.00 |
| Limited Fungi Coverage - Section I | \$50,000 | \$160.00 |
| ShoreOne Enhancement | | \$1,005.00 |

POLICY FORMS AND ENDORSEMENTS

| | |
|-------------------------|-----------------------|
| HO 00 03 05 11 | SO HSP 06 20 |
| SO SL 06 20 | HO 04 43 05 11 |
| SO-NY-EXFLDNOTICE 07 21 | SO-NY-FUNG1 12 21 |
| SO-NY-HUNOTICE 07 21 | SO-NY-Hurricane 07 21 |
| SO-NY-LEX 07 21 | SO-NY-LPEN 07 21 |
| SO-NY-LPL 07 21 | SO-NY-NOIP 07 21 |
| SO-NY-PACK2B 07 21 | SO-NY-PD 07 21 |
| SO-NY-Pollution 07 21 | HO 01 31 06 19 |
| HO 24 93 05 02 | |

Rating Information:

| | | | |
|------------------------------|--|---------------------------------------|----------|
| Usage Type: | Secondary Residence | First Floor Height: | 1 |
| Named Insured Date of Birth: | 12/12/1950 | Foundation: | Slab |
| Insurance Score: | B | Flood Endorsement: | No |
| Territory: | 1049 | Distance to Coast: | 31872 |
| Protection Class: | 3 | Flood Zone: | X |
| Number of Families: | 1 | Pre/Post FIRM: | Pre Firm |
| Number of Stories: | 2.0 | Automatic Sprinklers: | No |
| Construction: | Frame | Fire Alarm Discount: | No |
| Year Built: | 1970 | Burglar Alarm: | Yes |
| Complete Renovation Year: | 1991 | New Home Discount: | Yes |
| Roof Renovation Year: | 2012 | Opening Protection: | No |
| Roof Shape: | Gable | Water Leak Detection Device Discount: | No |
| Roof Material: | Shingle: Asphalt, Composition, or Architectural | Flood Policy Discount: | No |

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FIRST MORTGAGEE

Select Portfolio Servicing Inc

Loan# 0031431075

P O Box 7277

Springfield, OH 45501

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NOTICES

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR
HURRICANE LOSSES. WHICH MAY RESULT IN HIGH
OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED
EXAMPLE ILLUSTRATES HOW THE DEDUCTIBLE MIGHT
AFFECT YOU.**